

Critical incidents among women entrepreneurs: Personal and professional issues

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RESUMO

Incidentes críticos envolvendo mulheres empreendedoras: O entrelaçamento de questões pessoais e profissionais

O objetivo neste trabalho é apresentar os resultados de uma pesquisa em que se analisam situações críticas vivenciadas por mulheres empreendedoras, e buscar entender como elas superam tais situações. O estudo contribui conceitualmente para o entendimento das questões que circundam as atividades das mulheres empreendedoras e, na perspectiva metodológica, mostra que a utilização da técnica de incidentes críticos é relevante para o desenvolvimento de pesquisas no campo do empreendedorismo. A coleta de dados foi feita por formulário específico com 115 mulheres participantes do estudo. A análise dos incidentes críticos evidencia que, ao lado de questões práticas na gestão, emoções se entrelaçam para o desenvolvimento dos negócios. Diferentemente de estudos internacionais no campo, constata-se que nos incidentes críticos vividos por empreendedoras brasileiras, os aspectos pessoais confundem-se com os profissionais, acarretando problemas desafiadores nessas duas esferas da vida. O grupo de mulheres empreendedoras participantes da pesquisa enfrentam tais dificuldades mobilizadas por emoções, mas também movidas por fortes sentimentos de superação.

Palavras-chave: mulheres, empreendedoras, incidentes críticos.

1. INTRODUCTION

It has been over sixty years since the publication of John Flanagan's article in *Psychological Bulletin* (Flanagan, 1954), which introduced the critical incident technique (CIT) based on the studies he conducted during World War

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II. Since then, the technique has been used in a number of fields of knowledge to identify significant events and examine how they are managed, always from the perspective of the individual (Thorpe & Holt, 2012). A search of the Proquest database for the last 40 years using the key words “critical incident technique”, identified 297 articles. Of these, 33% were in the field of Health (nursing, medicine, social services), 24% in Management, 15% in Psychology, 14% in Education, 9% in Information Science and 5% in other fields.

Of the 71 articles in the field of Management that used the critical incident technique, 36% addressed the quality of services and interaction between customers and salespeople. These were followed by articles related to Human Resources (24%), General Management (19%), Information Technology (10%), Communication (7%) and Entrepreneurship (4%). In other words, only three articles (Stokes, 2000; Taylor & Thorpe, 2004; Turcan, 2011) of the 297 listed in the Proquest database made use of this technique in this field.

In Brazil, a survey of the Spell database identified only one article (Angnes & Moyano, 2013) published in the field of Management and Tourism using this methodology.

Although studies on women entrepreneurs are nothing new, the studies identified above that used the critical incident technique do not address specific issues facing women entrepreneurs. Here there is an opportunity to conduct research using this methodology to understand the difficulties facing women entrepreneurs in the development of their businesses.

In the Brazilian context, many studies focus on analyzing the behavior and characteristics of these women (see, for example, Barbosa, Carvalho, Simões, & Teixeira, 2011; Cramer, Cappelle, Andrade, & Brito, 2012; Ferreira & Nogueira, 2013; Gouvêa, Silveira, & Machado, 2013; Machado, 2009; Machado, Gazola, & Anez, 2013; Nassif, Andreassi, Tonelli, & Fleury, 2012; Nunes, Ferreira, Minuzzi, & Casarotto Filho, 2009; Silveira, Gouvêa, & Hoeltgebaum, 2008; Vale, Serafim, & Teodósio, 2011). At the international level, studies look at trends among women entrepreneurs in the technology sector and start-ups in the entrepreneurial education process (Auchter & Kriz, 2013). They also look at gender differences in business administration (Carter, Anderson, & Shaw, 2001), recognition of entrepreneurial opportunities by women entrepreneurs (Eckhardt & Shane, 2003), decisions to innovate and take risks and how these differ between women and men (Sonfield, Lussier, Corman, & McKinney, 2001), the competencies of women entrepreneurs (Mitchelmore & Rowley, 2010) and other aspects.

Despite the diversity of studies that address the specific aspects of women in entrepreneurship, Ahl (2006) argues that research on women entrepreneurs should seek new directions in order to stop reproducing work on the subordination of women or simply comparing genders. The author stresses the importance of producing studies in which women entrepreneurs are the central element of analysis, performing the role of an

active agent, creating jobs and products, or even operating as business managers.

With a view to bridging this gap, this article aims to analyze critical situations experienced by women entrepreneurs and understand how they overcome them. We believe that the results of this study can contribute towards an understanding of the particular experiences of women entrepreneurs. We propose using the Critical Incident technique as a methodology that will substantially aid understanding of the significant experiences of women entrepreneurs in the management of their businesses.

Research using Critical Incidents is eminently qualitative (Thorpe & Holt, 2012). By enabling the recording and analysis of behavior (Yin, 2009), it can help to achieve a better understanding of the challenges involved in being an entrepreneur. In this case, a critical situation is understood as a very serious occurrence experienced by the women entrepreneurs who were interviewed that could have led to the closure of their businesses. The results can aid the development of public policies for entrepreneurs and the structuring of training and educational programs for entrepreneurs or help small business consultants to provide better guidance.

To contribute to the debate, this article has been organized into four sections. The first includes a brief review of the literature on the theoretical approach that guides this study to identify themes and insufficiently explored issues in research on women entrepreneurs. In the second, the methodological research procedures are presented. In the third, the results are given and discussed in the light of the related theory. The study is brought to a close with the limits and proposals for future studies.

2. CONTEXT AND THEORETICAL ISSUES SURROUNDING WOMEN ENTREPRENEURSHIP

The European Economic and Social Committee held a plenary session in September of 2013 to prepare a report on the social issues and citizenship. The first item in the report refers to women in the following terms:

Women employment should no longer be raised as another debate on gender equality, but instead as an economic imperative to bring prosperity and jobs to the European Union – a social necessity to face the challenges of demographics, social and environmental concerns to ensure sustainable growth (Official Journal of the European Union, September 21, 2013).

As far back as 2001, the Organization for Economic Cooperation and Development (OECD, 2001, p. 260) pointed to the need for a better understanding of how to promote entrepreneurship among women with a view to eliminating the specific obstacles they face when it comes to creating

businesses for women. In 1998, this organization had identified three aspects regarding the importance of women as owners and managers of small enterprises: i) the economic contribution, creating employment for themselves and others; ii) the social relevance, enabling a balance between family and work and iii) political aspects, increasing their autonomy in the work environment.

Brazil has seen a high rate of entrepreneurship in relation to its population, given that figures from the Global Entrepreneurship Monitor (GEM) show that 32.3% of Brazilians between the ages of 18 and 64 are involved in some form of entrepreneurial activity (GEM Brasil, 2013), despite all the difficulties experienced by a Brazilian entrepreneur.

The World Bank, from a list of 185 countries, ranks Brazil 130th place in terms of how easy it is to conduct business (The World Bank, 2013). In this context, it is no surprise that 25% of companies close their doors within the first two years of their existence (SEBRAE, 2013). However, despite the difficulties faced by women entrepreneurs in their daily double shift of work and the unfavorable conditions for entrepreneurs in the country, the number of women entrepreneurs is quite significant in Brazil.

The data from GEM Brazil (2013) show that 52.2% of new entrepreneurs, i.e., those whose enterprises have been operational for less than 42 months, are women. For established entrepreneurs, with businesses operational for more than 42 months, this number is 42.2%. These percentages are on average higher than other countries in the GEM study, with the average rate of women entrepreneurs being approximately 33%.

In recent years, Brazil has seen a considerable increase in the number of families headed by women, with this rate rising to 30.6% (Costa, 2008; Hirata, Lombardi, & Marani, 2008). This growth may be associated with the increasing number of women entrepreneurs who seek, through this activity, the chance to reconcile work and family, since in Brazil the task of running the home and raising the children remains predominantly the responsibility of women (Costa, 2008), meaning that in practical terms women work a double shift. According to Greenhaus and Beutell (1985), the conflict of work and family exists when the time, effort and behavior required by one has an impact on the relationship with the other.

Studies on the reality of women entrepreneurs in Brazil show that the main challenges they face in their professional context are: difficulties concerning acceptance (Machado, 2002); lack of affective and social support (Carreira, Ajamil, & Moreira, 2001); difficulty operating on the international market (Orser & Riding, 2000); financial difficulties and a lack of women entrepreneur role models (Filion, 1999; Filion, 2000; Wilkens, 1989); lack of knowledge and dedication to achieve success (Silveira *et al.*, 2008); problems balancing personal, family and professional matters (Jonathan, 2003); challenging characteristics such as persistence and facing obstacles (Ahl & Nelson, 2010); and emotional aspects and weaknesses (Lindo, Cardoso, Rodrigues, & Wetzel, 2007).

The difficulties facing women entrepreneurs do not only affect Brazilian women. A study conducted in Ethiopia by Bekele and Worku (2008) reveals that although the agency that coordinates micro and small enterprises in that country publicizes the importance of the role of the ventures for the growth of the national economy, the degree of recognition and government support for the sector is inadequate. Furthermore, the study by Botha, Nieman and Van Vuuren (2006), in South Africa, shows that one of the difficulties facing women who wish to become entrepreneurs is precarious education and lack of training.

A study conducted in the United States (Baron & Shane, 2007) points out that individual factors, as well as cognitive and affective characteristics, are determining factors that can interfere both positively and negatively in the business of entrepreneurs. Bessant and Tidd (2009) broaden this discussion by pointing to personal factors, such as the family religion, education, parents' experience and the psychological profile, as personal dimensions that alter professional dimensions. These aspects are also addressed by Bygrave (2004) and Chay (1983) when these authors highlight that critical factors, such as personal attributes, the environment, sociological factors, family culture, past experiences and parental influence can affect the potential of the business of entrepreneurs.

A study conducted by Julien (2010), in Canada, showed that an entrepreneur suffers three types of influence that can be positive or negative and mentions that one of them, referred to as affective, is the one that stems from the family. If this influence is positive, it results in encouragement and security for entrepreneurs. However, if it is negative, it can lead to dissuasion and even lead people to abandon an idea or proposal. Baron (2008) showed that personal and professional growth are integrated. This can lead to altered emotional capacity, influencing affective aspects in the entrepreneurship process. The author also pointed out that these changes do not happen as a managerial intervention strategy, but as a natural event in the natural development of a person.

Jonathan (2005) argues that an issue that challenges women who seek success is the balance between personal, family and professional life. This balance means realizing that work and family both benefit when they are mutually helpful. This also involves experiencing the demands of both in a positive way, like a double challenge rather than the burden of a double shift, which often limits and embarrasses women.

There are also studies of the reality of Brazilian women entrepreneurs that show the professional barriers they face, including difficult acceptance (Ferreira & Nogueira, 2013; Machado, 2002) and lack of social and affective support (Carreira *et al.*, 2001).

These studies show that a series of challenges, difficulties, prejudice, lack of education and resources interfere more incisively in the development of businesses run by women. However, they also reveal that women entrepreneurs who have

had the opportunity to develop skills and competencies, with or without formal training, have achieved their goals despite their barriers and limitations. The SME segment, considered one of the pillars of the economy, plays an important role in the growth and maturity of a community, creating opportunities for part of the labor force, i.e., women entrepreneurs, and stimulating business development (Leone, 1999).

In short, studies on the specific difficulties facing women entrepreneurs show that affective issues, mostly due to family relationships, go beyond the recurring theme of the double work shift. These studies, however, do not explore in-depth which affective issues influence the development of the business of women entrepreneurs. This study seeks to address these issues.

2.1. Critical incidents experienced by women entrepreneurs

As stated in the introduction to this study, few studies relate the critical incident technique with entrepreneurship. Taylor and Thorpe (2004) used the critical incident technique in individual interviews to analyze the impact of social relationships on the entrepreneur and the learning that can result from these relationships, confirming the importance of networks in the business development process. Stokes (2000) used the technique to understand how successful entrepreneurs develop their marketing practices, discovering that the marketing of entrepreneurs is quite different from the practices developed by large companies.

Turcan (2011) employed the technique to arrive at a theory for the international survival of new businesses. The author conducted a longitudinal study of five Scottish software companies that went international and struggled to remain on the market by identifying and analyzing their main critical incidents.

Although it did not focus on women entrepreneurs but on entrepreneurs in general, without gender distinction, the study conducted by Chell and Pittaway (1998) was the one that came closest to the aims of the present study. This study sought to analyze the critical incidents of 42 English entrepreneurs in the restaurant business. These incidents could be positive or negative in nature. The authors also reported the incidents with four classifications related to the growth of the businesses: expanding, rejuvenating, plateauing and declining. In this study, 126 incidents were identified through interviews, and one of the results was that almost all the incidents were focused on the business rather than personal incidents, which accounted for only 4% of the total number of incidents analyzed. These incidents are shown in Figure 1.

Furthermore, the authors found a relationship between the growth of the business and the type of incident. Businesses that were undergoing expansion reported incidents related to this phase (e.g., missed deadlines for refurbishing or financing for reforms). The study of Chell and Pittaway (1998) reveals indications of the reality of entrepreneurs that will be questioned in the present study.

Nevertheless, studies of critical incidents to understand entrepreneurial activities are scarce; and practically non-existent when it comes to women entrepreneurs. In the literature review, no personal aspects were found related to the critical incidents reported by entrepreneurs. However, some authors have analyzed the importance of affective factors in the entrepreneurial development. These authors include Baron and Shane (2007), to whom affectivity should be recognized as an important construct of entrepreneurial behavior, as it is related to the feelings that entrepreneurs experience throughout their lives, feelings that can be positive or negative. Zajonc (1980) claims that emotions should be observed, as they involve

Category	N/ (%)	Examples
Marketing	6 (5%)	A listing in the Egon Ronay food guide. A good report about a restaurant in the Independent newspaper. The tall ships festival helping to launch a business successfully.
Finance	15 (12%)	Business nearly or actually made bankrupt or put into receivership. Help from the Prince's Trust or regional grant bodies.
Operations	43 (34%)	Difficulties raising finance for further business improvements. Problems with the VAT inspector. A flooded cellar. Changes to the business imposed by the Environmental Health Officer or Fire Officer. Changes to the management or service delivery system. Problems due to the BSE scare. A fire destroying the business entirely.
Human Resources	16 (13%)	Difficulties getting trained personnel. Fraud or pilferage by employees. Disagreements with partners.
Business development	41 (33%)	Opening of the restaurant/café. Opening a new unit. Expanding the business or improving the facilities. Renovation of the interior. A change of restaurant concept.
Misc.	5 (4%)	God telling the business owner to open a café for charitable purposes. Death of a partner.

Figure 1: Types of Critical Incidents

Source: Chell & Pittaway (1998).

complex patterns of subjective cognitive states, physiological reactions and expressive behaviors that are generally related to joy, sadness and anger. Lyubomirsky, King and Diener (2005) mentioned that, given the importance of affective aspects in the behavior of the entrepreneur, it seems reasonable that these play an important role in the creation of new ventures.

To examine critical incidents experienced by women entrepreneurs in Brazil in depth and show the importance of this technique in providing further knowledge of the issues in question, the next section addresses the methodology adopted in the present study and the profile of the respondents and how the critical incidents were analyzed.

3. METHOD

The aim of this study is to analyze critical incidents experienced by women entrepreneurs and understand how they overcame these extremely difficult situations in their businesses that could have led to their closure. The study adopts an interpretative position, seeking to explain the phenomenon in question from the viewpoint of the subjects, without imposing external viewpoints formulated *a priori*. It falls to the researcher who adopts this type of focus, in accordance with Bogdan and Taylor (2015), to capture the meaning that people give to things and their surroundings, i.e., to seek to understand the phenomena under study from the perspective of the participants.

According to Flanagan (1954), an incident is an observable human activity that is sufficiently complex to enable inferences regarding the person involved in the activity. To be critical, an incident must occur in a situation in which the purpose of the activity appears to be sufficiently clear to the observer and the consequences sufficiently defined to such an extent that few doubts remain as to their effects.

This study employs the critical incident technique to identify activities, events, processes and other events that women entrepreneurs perceive in their activities and the behaviors they use to cope with these situations. In this case, a critical incident is a serious situation experienced by the women entrepreneurs who were interviewed for this study that could have led to the closure of their businesses. The technique allows the interviewees to recall their experiences in their own words.

3.1. Participants

One hundred and fifteen women participating in an entrepreneurship training program designed especially for them participated in the study. The aim of the program was to prepare them for management and help them with knowledge to overcome the problems they face in the daily life of their businesses. This program is part of an international project that is conducted simultaneously in a number of countries and sponsored by an American bank. Higher learning institutions

receive this sponsorship and design the course in accordance with directives from the bank.

In the Brazilian case, the program is advertised three times a year, offering a free course to women entrepreneurs. The course is designed and managed by a higher learning institution in the city of São Paulo. It lasts approximately 200 hours. In addition to the classes, it includes consultancy, tutoring and technical visits over a period of six months.

Due to the social aspect of the program, the women have to meet certain requirements, such as not having sufficient income to pay for a similar private course, never having studied in private schools and having a relatively structured business that has been operational for at least one year, with a minimum of four employees. These women predominantly aspire to entrepreneurship as a matter of necessity, survival, financial independence and personal satisfaction. Their main motive for attending the course is to learn managerial skills to enable their businesses to grow significantly through the knowledge they gain and the consequent networking. The businesses of the participants were mostly located in the city of São Paulo or in neighboring municipalities in the metropolitan district of São Paulo. In this training program in the city of São Paulo, over 350 women were given training. After six months, their continued growth emphasized the importance of a program that focuses on the specific needs of women entrepreneurs. These women were busily engaged in the network and were always willing to collaborate and permit a deeper understanding of the difficulties they face in the development of their businesses.

3.2. Data collection and analysis

Data collection for studies that employ the critical incident technique can be conducted in a number of ways, including participant observation, focus groups or personal interviews, either orally or in writing (Edvardsson, 1992; Thorpe & Holt, 2012). The advantage of using texts written by the research subject is having access to material in which the respondents express themselves in their own words, although it is easier to obtain spoken statements (Johnston, 1995).

In one of the classes of the program, on the theme of leadership, the instructor began the class by asking the participants to complete an open questionnaire with two questions. The first asked the participants to describe a very difficult experience that they had faced in their companies and how they felt at the time. They were then asked to describe the decisions that were taken to resolve this problem and the reason for these decisions. As the women did not include their names on the questionnaire, they were identified by the letter I followed by a number ranging from 1 to 115. The questionnaires were completed in approximately 20 minutes. The data were collected in 2013.

Qualitative data analysis of critical incidents, like other approaches, consists of interpreting and analyzing the meanings

of the data (see, for example, Alvesson & Skoldberg, 2009; Flick, 2004; Marschan-Piekkari & Welch, 2004). Flores (1994) argues that the identification and classification of elements consists of examining the units of data to find the thematic components that help define the categories. To this author, the units of data that will be included in the study can be constructed *a priori* (in accordance with the theoretical and conceptual framework) or *a posteriori* (prepared inductively from the data).

This decision falls to the researchers when considering the research problem and its goals. The option made in this study was for categorization *a posteriori*, also known as open categorization, resulting from the findings of the study. After successive reading and organization of the data, the categories emerge and the researchers to prepare a framework with elements that aid the analysis of the results. It should be highlighted, however, that the study of Chell and Pittaway (1998) aided the definition of some of the categories used. According to Flores (1994), each category can refer to situations and contexts, activities and events, relationships between people, behavior, opinions, perspectives of a problem, methods and processes.

The choice of the unit of analysis depends on where the information and the phenomenon to be researched are located. Thus, the units of analysis were the critical incidents and the phenomena related to personal and professional aspects. After the transcription of the interviews, the data were organized into categories of responses, seeking similarity and the relevance of the problems experienced by the women entrepreneurs.

4. RESULTS AND DISCUSSION

The profile of the interviewees is as follows: 60% are married, 25% single, 13% divorced and 2% stated another type of relationship. Regarding age groups, 16% are aged 20 to 25, 40% are aged 26 to 30, 41% between 31 and 40, and 3% are over 41 years old.

While 86% have business partners, 14% do not, and are thus the outright owners of their businesses. Most (67%) operate in the services sector, 17% in industry and 16% in commerce in a variety of activities, including restaurants, cosmetics, beauty services, training, communication agencies and the food industry. In general, they are small businesses with 4 to 15 employees.

4.1. Results

The critical incidents collected in this study show two major themes. On the one hand, emotional aspects resulting from family relationships or relationships with partners and friends in the businesses of the women entrepreneurs and, on the other hand, practical managerial aspects.

Each theme generated several categories of analysis. A summary of the structure of the analysis is shown in Figure 2.

Some excerpts from the interviews are presented below. To facilitate the reading, the code CI is used to refer to critical incidents, followed by the identification number of the respondent, and the code ARD is used to refer to the actions, reactions and decisions of the participants to address the situation in question.

• Management aspects

Practical daily management issues have a critical impact on the businesses of the interviewees, with four analysis categories being highlighted: finance, human resources, marketing and operations. In the Brazilian context, there is also the issue of the legalization of a business and overcoming a situation of informality. The strategies for coping with these obstacles include starting over from scratch, going back to school to gain the necessary skills for the development of the business, attending business fairs and hard work. Issues such as dependence on a single client and the need to broaden the

Analysis Unit	Themes	Categories	Situations and Contexts
Critical Incident	Managerial Aspects	Finance	Fraud, accountancy, cash flow problems, difficulty paying bank loans
		Human Resources	Several employees resigning at the same time
		Marketing	Insufficient structure to handle large orders, losing important clients
		Operations	Problems with important suppliers, outdated technology, theft, fires, damaged equipment
	Personal Aspects	Health	High-risk pregnancy, serious illness
		Partnership/Family	Disputes with partners who were also family members (spouse, sibling, parents, etc.)

Figure 2: Analysis Structure

Source: Prepared by the authors.

range of products and clients are also predominant among the women entrepreneurs in this study. Furthermore, financial and accounting fraud and problems with debts were also recurring themes in the interviews.

I lost all my clients in one go. I had a very high payroll and, all of a sudden, the ship went down. I didn't know how to manage the company in every sense of the word... finance, marketing, staff... it was a shambles. [CI-I84]

Feeling a failure, I cried a lot, but I felt that I was alive and had to challenge myself. I put a halt on the interest payments, called my staff in to explain the situation and sold what wasn't necessary. I had two cars and sold one. I saved the company. But I started from scratch, attracting customers, raising resources. I'm still here, but it's difficult and I needed help. I went back to school and did courses so that I could understand management better. [ARD-I84]

When I decided to open my business I made a series of wrong decisions, ranging from how to obtain resources to paying high interest rates, logistics without any planning, hiring people who bossed me around and wouldn't let me make the decisions I thought were best and working with a single product. The company and I couldn't resist and we went bust. I realized how hard management was for me and especially leadership. I wasn't successful in leading the group. [CI-I95]

I felt powerless and incompetent. I felt that I was incapable of a lot of things and, at the beginning, I insisted on the wrong strategy. The first decision I made was to change that strategy, and I stopped working with a certain representative. I went out in search of others. I started going to business fairs in my line of work and this brought me into contact with other suppliers and clients. I decided to do a course on leadership and team management and I realized that I was too bossy with people and they didn't respect me. I go the company back on its feet... that's what I'm most proud of. [ARD-E95]

With no experience and only having worked as an employee, I decided to open a business. But the biggest problem for me was dealing with employees. They were simple people and I thought they had to understand what was needed. My relationship with them went downhill and this was bad not only for these relationships but especially the company. [CI-I2]

At first, I was lost. It was all new to me, being in charge of people. I was afraid of not being able to overcome this problem. I was really stressed out... but I decided to talk things over with my husband and he showed me the way to go, how to get closer to people and respect them, follow their work. I went to some training courses, and they were a kind of therapy for me. [ARD-E2]

The hardest thing for me was to open the company legally. Leaving the informal market and moving to the formal market. I had to decide whether it would be feasible to attract new customers. All the abusive taxes weighed a lot on this decision, but I decided to go ahead and face this challenge. [IC-E11]

It was the best thing to do. I won the trust and confidence of my customers and attracted others. I enrolled in courses that helped me to have a balanced management and be able to deal with all the taxes you have to pay. They also helped me to focus on a specific kind of service. It was a ton of work before I could get the ball rolling. I don't regret that decision. [ARD-I11]

I lost the contract I had with a large supermarket chain. This contract accounted for 60% of my revenue. The reason for this was that a large network bought my client's stores and this network already had its own administrators. I'm still recovering from this. It was a very serious blow and my company fell apart. [CI-I29]

I reacted positively to the situation, understanding that you can't be dependent on only one client just because it's a big company. I began to look at business at the macro level and realized that I was capable of innovating. But I was really scared that my business would have to close. I decided to join an association of people in my line of work, do networking and work on a door-to-door concept and broaden my range of products. [ARD-E29]

• Personal aspects

The critical incidents reported here are of an affective order, especially regarding two categories of analysis: health and partnership/family. Although the business partnership is an issue related to management, in micro and small businesses this subject has a personal impact, as most of the partners are family members or friends.

It should be noted that the critical incidents related to partnership and family involve very strong emotions. Their

coping strategies show that the women entrepreneurs are moved by strong feelings when it comes to addressing these problems. The situations described below mainly involve family members such as a father-in-law, husband, daughter and son-in-law and brother. The emotions involved include jealousy, feelings of betrayal, abandonment and pain, related to the partnership/family category and that of health.

The coping strategies in these situations include not bowing to pressure, seeking to reverse the situation even in situations of near disaster and overcoming fear and anger.

When my father-in-law retired and my husband was not ready to take over the company, I decided to head the business and did very well. But then the problems started... jealousy, boycotts, betrayal and other problems that I've had to face. [CI-I4]

I began to take care of myself both physically and psychologically to face relationship issues. When it came to the business, I didn't back down. I made the necessary reforms, took on a few debts and negotiated, and things started to change. My husband started to see me differently... I had a feeling inside that life had been preparing me to change the situation. [ARD-I4]

My work depended on three people. It was me, my daughter and my son-in-law. When the company started to take off, my daughter and son-in-law decided to go it on their own and left me by myself, all of a sudden and even taking some customers with them. [CI-I6]

At first, I thought of quitting and going back to the corporate world. But I saw that I could turn things around. It took me a month to get back on my feet... I studied the pros and cons, changed address, contacted my clients personally, and everything began to stabilize. The number of clients doubled in less than a year. [ARD-I6]

My brother was my partner and he put the company in jeopardy, borrowing from loan sharks, helping himself to the company's cash without letting me know. He took the computer home and doctored the data. Then, one day I discovered what he was up to. We started getting threats. I was just a matter of time before we separated our business and family lives. It hurt a lot. [CI-I64]

My first reaction was fear and anger.. what could happen to my kids? Could I go to jail? How could I get away from these crooks... I hit rock bottom.

Now the only way was up. I kicked everyone out, I changed everything, even the lock on the door, the suppliers, some employees and even some customers. I had two ways out, to face up to it or to give up and run away. I took the first way. [ARD-I64]

All of a sudden, I needed a very serious operation. At the time, I was dating a man who simply walked out on me. When I got back to the company a month later, it was practically broke. [CI-I54]

When I was just about to give it all up, I heard a voice that said I shouldn't (today I know it was the voice of God). From that day on, I got my health and my strength back and took up the reins of my business again. I called all my old customers, invited a women friend to work with me... [ARD-I54]

However, affective issues are not restricted to family relationships. They can also involve relationships with partners and friends. The emotions involved include deception and anger. In this case, the coping strategies also include keeping an emotional balance in the face of difficulties and seeking rational and practical solutions to keep the business afloat. Nevertheless, in cases of betrayal by friends and partners, the emotions involved are strong, but not so intense as with family members.

I got a new client and thought I would invite a friend to work as my partner to provide better service... So, we arranged a meeting before talking to the client to work out some details. Everything was all set up, but the client called me minutes before the meeting and told me that he thought it was strange that my friend who had formed the new partnership with me, had called him offering all the services, including my part. [CI-I78]

Disappointed and enraged, I called off the partnership. I sent her a polite email explaining that this sort of situation was unacceptable. The best thing that I did was not go to meet the partner, as keeping my distance from her and answering by e-mail helped me to keep calm. It showed professionalism to the client. I needed to work on my emotional side to act with caution; otherwise, I would have lost my client. [ARD-I78]

I discovered that my two partners, my two best friends, were stealing from me. I opened the business and invited them to work with me, as they were unemployed at the time. They weren't only stealing from me, but stealing from each other too, and it

wasn't only money. They were robbing me of my dreams. I didn't jump to conclusions. I investigated everything, I gathered the evidence... but I stayed strong. Bitter days, having to contain my anger and disappointment... without letting them know that I had discovered all their tricks. [CI-I82]

The company was doing very well and I took the chance to schedule a meeting to show the results. Then I let them know that I knew what was going on, I had gathered all the evidence. My lawyer was on the scene and I asked both of them to leave, otherwise I would call the police and have them charged. They refused and, as I was the major shareholder, I decided to sell my part of the company and explained the situation to the buyer. When the day came for signing the contract, the two of them pulled out and left the partnership. I ended up not selling the company. I got my dreams and my company back. [ARD-E82]

4.2. Discussion of results

An evaluation of the critical incidents of the women entrepreneurs in this study identified two major categories of analysis: high intensity affective issues and practical issues regarding finance, clients and people management.

The affective and emotional factors cited by the interviewees overlapped with the professional factors, showing that the critical incidents of a personal nature experienced by Brazilian women entrepreneurs are more recurrent. These data are in accordance with the study of Baron and Shane (2007), that individual, family, group and social factors influence every phase of the entrepreneurship process. Another study along the same lines is that of Bessant and Tidd (2009), who discussed the influence of personal facts such as the religious background of the family, education and the experiences of parents, and emotional aspects that influence the development of the business of an entrepreneur. Bygrave (2004) and Chay (1983) also found that the influence of critical factors has a potential impact on business development, suggesting through studies that life models and acquired experiences interact with personal characteristics and can thus increase the tendency of people to open their own business.

These results are in contrast with the findings of Chell and Pittaway (1998, p. 27), who obtained the opposite results, as the critical incidents that they found were more focused on business than on personal matters.

In the context of our study, the critical incidents reported mostly have to do with family and, consequently, the family relationship, encompassing spouses, children, parents and siblings. The descriptions of the critical incidents showed positive and negative feelings and events that led to separations,

discord and broken relationships with close family due to the difficulties presented in this study. The incidents included embezzlement, conflicting ideas and disagreements over priorities. The descriptions presented above show that these relationships involved high intensity emotions that led to reactions that influence the reorganization of businesses.

Although family ties and partnerships have a strong, emotional and affective side for the women entrepreneurs, some experienced a break-up that was inevitable in some situations and described as undesired. To overcome these situations, some resorted to psychological treatment in pursuit of emotional balance, a better understanding of the process and relief for the feelings of guilt. They also sought self-knowledge in order to regain their self-esteem, with a view to facing the challenges, often on their own.

Problems with partners who are also family members are critical influences that have a strong influence on the development of the business. These results are in agreement with those of Julien (2010), who argued that the influence of family on the business of entrepreneurs could be positive or negative. Although it is common to find, both in the literature and in the press, cases of enterprises where partnerships were fundamental for the success of the business, this factor was also identified as a critical incident by the women entrepreneurs interviewed for this study. The experiences reported show that some women entrepreneurs experienced many unpleasant situations and setbacks in their partnerships (suppliers, employees, partners, etc.), which led to negative feelings, disappointment and frustration regarding their hopes and expectations for promising situations that did not materialize.

Another especially important critical incident was the difficulty in obtaining resources to keep the company afloat. An analysis of the critical incidents in practical terms showed a number of familiar and recurring problems that are identified in research on entrepreneurs. Although most of the incidents reported in the present study are of a personal nature, practical managerial issues also arose, revealing the existence of relevant conflicts involving serious problems for the survival of companies. The greatest difficulties were finance, people management and the business environment, as well as issues related to clients, uncertainty and the transition from the informal to the formal market. Many of the entrepreneurs stated that it was difficult for them to deal with people, even in small groups. They either act impetuously or recoil, and there is a need to seek an equilibrium on this issue, which they identify as their major obstacle. They report the difficulties they experience in handling financial matters, advertising their business, making their business attractive by offering a differential on the labor market.

The women entrepreneurs also told of the difficulty they have in competing with larger companies with more structure, in addition to the scarcity of financial resources to invest in equipment, raw materials and labor. On leadership-related issues, they point not only to their turbulent relationship with

the team but with clients. They claim that they lack vision to avoid being dependent on a small business portfolio. The aspects related to formalizing their business are all concerned with bureaucracy, tax and the unreasonable requirements necessary to lend their businesses legitimacy. In these contexts and situations, their actions, reactions and decisions are based on the need to seek more training to open up new perspectives and, thus, restructure their businesses and broaden the scope of their networks. On this point, the respondents were unanimous in their reactions when they mentioned and highlighted the importance of the course they were attending as an opportunity to rethink their actions, strategies and attitudes to challenges and other aspects of their business lives. However, the point most highlighted in the observations part of the questionnaire was the need they all feel to learn how to separate their personal lives from their professional lives, separate the person from the company, even knowing that the income derived from the company is for personal needs. They also claimed that it was difficult to know whether their businesses were making a profit or a loss.

They claim that the situation is not easy, but one characteristic that stands out in their reports of critical incidents is their persistence never to give up and to learn how to deal with different unexpected situations in their daily lives. Ahl and Nelson (2010) confirm these characteristics in women entrepreneurs, as do Machado (2009) and Lindo *et al.* (2007), who emphasize that women entrepreneurs tend to behave in a way that ensures business success, although they show a more fragile emotional side. These authors claim that women entrepreneurs are objective, clear and persistent, and have will power. They are also creative when it comes to coping with situations, as they create support strategies for handling their double functions of family and work. The coping strategies identified in this study point to the need for arduous daily work, “busy as a bee”, starting from scratch, like many entrepreneurs, and studying and attending fairs in their line of business. Investing in knowledge was a strategy identified by several women.

5. CONCLUSIONS

The situations experienced by the women entrepreneurs included a combination of affective issues with high emotional intensity and practical managerial issues that are intertwined. There is a clear difficulty in separating these two spheres in the

daily work lives of the women in question. This result differs from the findings of Chell and Pittaway (1998), as the critical incidents in the study of these authors focused on business rather than personal aspects. However, it should be emphasized that Chell and Pittaway (1998) do not consider gender in their study and thus it is not possible to know the percentage of women in their sample.

There were many situations reported by the women entrepreneurs in which strong emotions involving family members and business partners affected the development of their businesses. In the first case, the intrusion of family members contributed to the difficulties experienced in the management of the business. On the other hand, in several cases, professional problems affected personal relationships. The statements of the women included couples separating and severing relationships with close family members.

The critical incidents experienced and reported by the women entrepreneurs in the Brazilian context affect both their personal and professional lives and, in both cases, emotions are always highly intense.

Another aspect was that seeking support at business fairs and in training courses were the most strategic and recurring solutions for the women to escape from the chaotic situations in which they found themselves. It should also be emphasized that in the face of personal and professional difficulties or both, entrepreneurial characteristics were identified that differed from non-entrepreneurial characteristics, showing their persistence, courage and determination to overcome obstacles and, above all, ensure the survival of their businesses.

In brief, this study contributes by delving further into aspects of women entrepreneurship in the Brazilian context by highlighting that, unlike in international studies, high intensity emotions affect the development of business. Furthermore, from a methodological viewpoint, the study employed the critical incidents technique, which is of great value in the study of entrepreneurs and used little in the Brazilian research context. However, it would be necessary to expand the study to other groups of women entrepreneurs to confirm that high intensity emotions are present and influence business with considerable consequences.

Finally, as a recommendation for future studies, the authors of this work suggest the development of quantitative and qualitative studies to advance the theoretical discussion on the specificities of entrepreneurship led by women. ♦

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ABSTRACT

Critical incidents among women entrepreneurs: Personal and professional issues

The objective of this paper is to analyze critical situations experienced by women entrepreneurs and understand how they have overcome such situations. The study contributes to the understanding of the issues related to the activities of women entrepreneurs and shows that the use of the critical incident technique is relevant to the development of research in the field of entrepreneurship. The data were collected using a specific form with 115 women participating in the study. The analysis of critical incidents showed that in addition to the practical issues regarding the management of their business, emotions are interconnected with their business development. Unlike international studies in the field, the critical incidents experienced by Brazilian women entrepreneurs overlap with personal aspects. The women involved in this study face emotional difficulties, but are also motivated by strong feelings of determination to overcome their problems.

Keywords: women, entrepreneurs, critical incident technique.

RESUMEN

Incidentes críticos y mujeres emprendedoras: El entrelazamiento de cuestiones personales y profesionales

El objetivo en este artículo es presentar los resultados de un estudio en que se analizan las situaciones críticas que experimentan las mujeres emprendedoras y entender cómo han superado estas situaciones. El estudio contribuye conceptualmente a la comprensión de las cuestiones relacionadas con las actividades de las mujeres emprendedoras y, en perspectiva metodológica, demuestra que el uso de la técnica del incidente crítico es relevante para el desarrollo de investigaciones en el campo de la iniciativa empresarial. La recopilación de datos se llevó a cabo por medio de cuestionario específico, y 115 mujeres participaron en el estudio. El análisis de los incidentes críticos indicó que, junto con aspectos prácticos de la gestión, las emociones se entrelazan para el desarrollo empresarial. A diferencia de estudios internacionales en el área, se encontró que en los incidentes críticos que experimentan las empresarias brasileñas, los aspectos personales se confunden con los profesionales, lo que da lugar a problemas y retos en estos dos ámbitos de la vida. Las mujeres emprendedoras objeto de este estudio hacen frente a tales dificultades movidas por emociones, pero también impulsadas por un fuerte sentimiento de superación.

Palabras clave: mujeres, mujeres emprendedoras, incidentes críticos.

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